Filed 09/18/08 Case 08-24786 Doc 1 Entered 09/18/08 16:38:00 Desc Main

9/18/08 4:33PM Page 1 of 52 Document B1 (Official Form 1)(1/08) **United States Bankruptcy Court** Voluntary Petition **Northern District of Illinois** Name of Joint Debtor (Spouse) (Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): Olszewski, Robbi C. Olszewski, Bridget N. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN xxx-xx-1300 xxx-xx-5829 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 164 Jackson Ln 164 Jackson Ln Bloomingdale, IL Bloomingdale, IL ZIP Code ZIP Code 60108 60108 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Dupage Dupage Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP Code ZIP Code Location of Principal Assets of Business Debtor (if different from street address above): Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box) ☐ Health Care Business Chapter 7 ☐ Single Asset Real Estate as defined ☐ Chapter 15 Petition for Recognition ☐ Chapter 9 Individual (includes Joint Debtors) in 11 U.S.C. § 101 (51B) of a Foreign Main Proceeding ☐ Chapter 11 See Exhibit D on page 2 of this form. Railroad ☐ Chapter 15 Petition for Recognition ☐ Chapter 12 □ Stockbroker ☐ Corporation (includes LLC and LLP) of a Foreign Nonmain Proceeding ☐ Chapter 13 Commodity Broker ☐ Partnership ☐ Clearing Bank Other (If debtor is not one of the above entities, Other Nature of Debts check this box and state type of entity below.) Tax-Exempt Entity ☐ Debts are primarily consumer debts, Debts are primarily (Check box, if applicable) defined in 11 U.S.C. § 101(8) as business debts. ☐ Debtor is a tax-exempt organization "incurred by an individual primarily for under Title 26 of the United States Code (the Internal Revenue Code). a personal, family, or household purpose.' Chapter 11 Debtors Filing Fee (Check one box) Check one box: ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Full Filing Fee attached Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. ■ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 50-99 200-999 5,001-10,000 1-49 100-1,000-10,001-25,001-50,001-OVER 50,000 199 25,000 100.000 Estimated Assets \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,000,001 to \$1 billion \$0 to \$50,000 \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 million million million Estimated Liabilities \$100,001 to \$500,000 \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$100,000,001 \$500,000,001 More than to \$500 to \$1 billion \$1 billion \$50,001 to \$500,001 \$50,000,001

to \$100 million

\$100,000

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main 9/18/08 4:33PM Document Page 2 of 52

B1 (Official For	m 1)(1/08)	Paye 2 01 52	Page 2	
Voluntar	y Petition	Name of Debtor(s): Olszewski, Robbi C.		
(This page mu	st be completed and filed in every case)	Olszewski, Robbi C. Olszewski, Bridget N.		
1 0	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, at	ttach additional sheet)	
Location Where Filed:	- None -	Case Number:	Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If m	ore than one, attach additional sheet)	
Name of Debt	or:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Exhibit A	(T) 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Exhibit B	
forms 10K a pursuant to S and is reques	bleted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the petitioned have informed the petitioner the state of the st		
	FI	 nibit C		
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.		entifiable harm to public health or safety?	
Exhibit If this is a joi	leted by every individual debtor. If a joint petition is filed, ear D completed and signed by the debtor is attached and made	a part of this petition.		
	Information Regardin	og the Debtor - Venue		
	(Check any ap	=		
	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for			
		• .	<u>. </u>	
	Certification by a Debtor Who Reside (Check all app		Property	
	Landlord has a judgment against the debtor for possession		hecked, complete the following.)	
	(Name of landlord that obtained judgment)	<u> </u>		
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment for			
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would become	ome due during the 30-day period	
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 3	362(1)).	

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Robbi C. Olszewski

Signature of Debtor Robbi C. Olszewski

X /s/ Bridget N. Olszewski

Signature of Joint Debtor Bridget N. Olszewski

Telephone Number (If not represented by attorney)

September 18, 2008

Date

Signature of Attorney*

X /s/ Abraham Brustein

Signature of Attorney for Debtor(s)

Abraham Brustein 0327662

Printed Name of Attorney for Debtor(s)

DiMonte and Lizak, LLC

Firm Name

216 Higgins Road Park Ridge, IL 60068

Address

(847) 698-9600 Fax: (847) 698-9623

Telephone Number

September 18, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Olszewski, Robbi C. Olszewski, Bridget N.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

₹	7
- 7	٩.
4	3

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Document Page 4 of 52

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Robbi C. Olszewski Bridget N. Olszewski		Case No.	
III IC		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Document Page 5 of 52

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Robbi C. Olszewski	
_	Robbi C. Olszewski	

Date: September 18, 2008

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Document Page 6 of 52

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Robbi C. Olszewski Bridget N. Olszewski		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Document Page 7 of 52

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, o
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I coulify and an account of nonlinear that the information provided above is two and connect

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Bridget N. Olszewski
	Bridget N. Olszewski

Date: September 18, 2008

Certificate Number: 03788-ILN-CC-004561478

CERTIFICATE OF COUNSELING

I CERTIFY that on July 30, 2008	, at	1:11 o'clo	ock PM EDT ,
Robbi Olszewski		received from	
Alliance Credit Counseling, Inc.			
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credit counsel	ing in the
Northern District of Illinois	, ar	individual [or group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and 111.		
A debt repayment plan was not prepared	If a d	ebt repayment plan wa	as prepared, a copy of
the debt repayment plan is attached to this o	ertificat	. .	
This counseling session was conducted by	internet		
Date: July 30, 2008	Ву	/s/Christopher Ramsey	
	Name	Christopher Ramsey	
	Title	Accredited Credit Cou	nselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 03788-ILN-CC-004561453

CERTIFICATE OF COUNSELING

I CERTIFY that on July 30, 2008	, at	1:11	o'clock PM EDT,
Bridget Olszewski		receive	ed from
Alliance Credit Counseling, Inc.			
an agency approved pursuant to 11 U.S.C. §	§ 111 to	provide credi	it counseling in the
Northern District of Illinois	, ar	n individual i	[or group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and 111.		
A debt repayment plan was not prepared	If a d	ebt repaymei	nt plan was prepared, a copy of
the debt repayment plan is attached to this o	ertificat	e.	
This counseling session was conducted by	internet		•
Date: July 30, 2008	Ву	/s/Christophe	er Ramsey
	Name	Christopher	Ramsey
	Title	Accredited C	Credit Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Document Page 10 of 52

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Robbi C. Olszewski,		Case No.	
	Bridget N. Olszewski			
_		Debtors	Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	915,000.00		
B - Personal Property	Yes	4	42,764.87		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	4		981,497.51	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		77,390.35	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		878,980.15	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	3			
I - Current Income of Individual Debtor(s)	Yes	1			9,961.20
J - Current Expenditures of Individual Debtor(s)	Yes	2			10,811.50
Total Number of Sheets of ALL Schedu	ıles	28			
	To	otal Assets	957,764.87		
			Total Liabilities	1,937,868.01	

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Document Page 11 of 52

Form 6 - Statistical Summary (12/07)

Robbi		strict of Illinois		
	C. Olszewski, t N. Olszewski		Case No.	
		Debtors	Chapter	7
STATIS	STICAL SUMMARY OF CERTAIN	LIABILITIES A	AND RELATED DAT	TA (28 U.S.C. § 159
If you are an a case under	individual debtor whose debts are primarily consum chapter 7, 11 or 13, you must report all information in	er debts, as defined in requested below.	§ 101(8) of the Bankruptcy C	ode (11 U.S.C.§ 101(8)),
Check report	this box if you are an individual debtor whose debts any information here.	are NOT primarily con	nsumer debts. You are not req	quired to
	ation is for statistical purposes only under 28 U.S.		them.	
		<u> </u>		
Type of Liab	bility	Amount		
Domestic Sup	pport Obligations (from Schedule E)			
Taxes and Co (from Schedu	ertain Other Debts Owed to Governmental Units ale E)			
	eath or Personal Injury While Debtor Was Intoxicated ale E) (whether disputed or undisputed)			
Student Loan	Obligations (from Schedule F)			
	pport, Separation Agreement, and Divorce Decree Not Reported on Schedule E			
Obligations to (from Schedu	o Pension or Profit-Sharing, and Other Similar Obligations ale F)			
	TOTAL			
State the following	lowing:			
Average Inco	ome (from Schedule I, Line 16)			
Average Exp	enses (from Schedule J, Line 18)			
	thly Income (from Form 22A Line 12; OR, ne 11; OR, Form 22C Line 20)			
State the following	lowing:			
1. Total from column	Schedule D, "UNSECURED PORTION, IF ANY"			
2. Total from column	Schedule E, "AMOUNT ENTITLED TO PRIORITY"			
	Schedule E, "AMOUNT NOT ENTITLED TO 'Y, IF ANY" column			
4. Total from	Schedule F			
5 Total of no	on-priority unsecured debt (sum of 1, 3, and 4)			

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Document Page 12 of 52

B6A (Official Form 6A) (12/07)

In re	Robbi C. Olszewski,	Case No.
	Bridget N. Olszewski	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Single Family Home 164 Jackson Ln Bloomingdale, IL 60108	Fee simple	J	355,000.00	375,000.00
Town House 319 Colony Green Bloomingdale, IL 60108	Fee simple	J	185,000.00	174,244.00
Town House 346 Elmwood Bloomingdale, IL 60108	Fee simple	J	185,000.00	210,255.00
Town House 221 Oakwood Bloomingdale, IL 60108	Fee simple	J	190,000.00	186,719.00

Sub-Total > **915,000.00** (Total of this page)

Total > **915,000.00**

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Document Page 13 of 52

B6B (Official Form 6B) (12/07)

In re	Robbi C. Olszewski,	Case No.
	Bridget N. Olszewski	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

		E	Community	without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	J	25.00
2.	Checking, savings or other financial accounts, certificates of deposit, or	Chase Bank account no. 799-5678-39	J	200.00
	shares in banks, savings and loan, thrift, building and loan, and	Oxford Bank checking account no.	J	0.00
	homestead associations, or credit unions, brokerage houses, or cooperatives.	Chase Bank - R & B Painting and Drywall account no. 751-471-400	J	763.87
	•	McHenry Savings Bank account no. 1033091305	J	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	х		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household furnishings	J	800.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Ordinary wearing apparel	J	100.00
7.	Furs and jewelry.	Costume jewelry and wedding rings	J	500.00
8.	Firearms and sports, photographic, and other hobby equipment.	х		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x		
10.	Annuities. Itemize and name each issuer.	x		

Sub-Total >	2,388.87
(Total of this page)	

³ continuation sheets attached to the Schedule of Personal Property

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Document Page 14 of 52

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Robbi C. Olszewski,
	Bridget N. Olszewski

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Un	ion pensionPainters District Council No. 30	н	Unknown
13.	Stock and interests in incorporated and unincorporated businesses.		'Cor Construction Inc. sband - Owner/President - 2004-2008	Н	0.00
	Itemize.		& B Painting and Drywall, LLC fe - 50% Owner	W	Unknown
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **0.00** (Total of this page)

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Document Page 15 of 52

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re Robbi C. Olszewski, Bridget N. Olszewski

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

_	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	2003 (Chevrolet Corvette Coupe 2D, 39,900 miles	W	20,260.00
	other vehicles and accessories.	2006 F	Ford Expedition	w	15,896.00
26.	Boats, motors, and accessories.	1993 F	Ranger Boat/Wood Mfg Apache Series 354V	W	3,080.00
		1993 E	Boat Trailer 18 feet	w	270.00
		1994 I	Mercury 2-stroke Series 50ELPTO	w	870.00
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	2 dog	s mixed breeds	J	0.00
32.	Crops - growing or harvested. Give particulars.	X			
	Farming equipment and implements.	X			
			(Tota	Sub-Total	al > 40,376.00

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

Entered 09/18/08 16:38:00 Desc Main Case 08-24786 Doc 1 Filed 09/18/08 Page 16 of 52 Document

B6B (Official Form 6B) (12/07) - Cont.

In re	Robbi C. Olszewski,	Case No.
	Bridget N. Olszewski	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	Х			_
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page) Total >

42,764.87

0.00

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Document Page 17 of 52

B6C (Official Form 6C) (12/07)

In re Robbi C. Olszewski, Case No. _______
Bridget N. Olszewski

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Single Family Home 164 Jackson Ln Bloomingdale, IL 60108	735 ILCS 5/12-901	30,000.00	355,000.00
Cash on Hand Cash	735 ILCS 5/12-1001(b)	25.00	25.00
Checking, Savings, or Other Financial Accounts, Chase Bank account no. 799-5678-39	Certificates of Deposit 735 ILCS 5/12-1001(b)	200.00	200.00
Chase Bank - R & B Painting and Drywall account no. 751-471-400	735 ILCS 5/12-1001(b)	763.87	763.87
Household Goods and Furnishings Household furnishings	735 ILCS 5/12-1001(b)	800.00	800.00
Wearing Apparel Ordinary wearing apparel	735 ILCS 5/12-1001(a)	100.00	100.00
<u>Furs and Jewelry</u> Costume jewelry and wedding rings	735 ILCS 5/12-1001(b)	500.00	500.00
Interests in IRA, ERISA, Keogh, or Other Pension of Union pensionPainters District Council No. 30	or Profit Sharing Plans 735 ILCS 5/12-704	100%	Unknown
Stock and Interests in Businesses R & B Painting and Drywall, LLC Wife - 50% Owner	735 ILCS 5/12-1001(b)	4,000.00	Unknown

Total: 36,388.87 357,388.87

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Document Page 18 of 52

B6D (Official Form 6D) (12/07)

In re	Robbi C. Olszewski,
	Bridget N. Olszewski

9/18/08 4:33PM

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C C E E T C F) C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLLQULDAT	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 2201XXXX Countrywide Home Loans 400 Countrywide Way Simi Valley, CA 93065		J	2/2003 Mortgage Town House 319 Colony Green Bloomingdale, IL 60108 Value \$ 185,000.00		T E D		108,911.00	0.00
Account No. 4357XXXX Ford Motor Credit Company PO Box 5420000 Omaha, NE 68154		W	3/1/2008 Purchase Money Security 2003 Chevrolet Corvette Coupe 2D, 39,900 miles Value \$ 20,260.00				25,034.00	4,774.00
Account No. 48063 426890096 Ford Motor Credit Company PO Box 6508 Mesa, AZ 85216-6508	-	(W	Purchase Money Security 2006 Ford Expedition				6,499.51	0.00
Account No. 512002436xxxx Indymac Bank 6900 Beatrice Dr Kalamazoo, MI 49009-9559		J	8/2005 Mortgage Town House 346 Elmwood Bloomingdale, IL 60108 Value \$ 185,000.00				144,922.00	0.00
_2 continuation sheets attached			100,000.00	Subt		_	285,366.51	4,774.00

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Page 19 of 52 Document

 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	Robbi C. Olszewski,		Case No.	
_	Bridget N. Olszewski			
		Debtors	,	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS NATURE OF LII DESCRIPTION AN OF PROPEI SUBJECT TO	EN, AND D VALUE RTY	CONF-ZGEZ	N L I Q U I	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 10-33091305 McHenry Savings Bank 353 Bank Dr Mchenry, IL 60050		w	Purchase Money Security 1993 Ranger Boat/Wood Series 354V			E D			
			Value \$	3,080.00				3,746.00	666.00
Account No. Oxford Bank and Trust 1111 W. 22nd St, Ste 800 Oak Brook, IL 60523		J	Second Mortgage Town House 319 Colony Green Bloomingdale, IL 60108						
			Value \$	185,000.00				65,333.00	0.00
Oxford Bank and Trust 1111 W. 22nd St, Ste 800 Oak Brook, IL 60523		J	Town House 346 Elmwood Bloomingdale, IL 60108						
			Value \$	185,000.00			_	65,333.00	25,255.00
Oxford Bank and Trust 1111 W. 22nd St, Ste 800 Oak Brook, IL 60523		J	Town House 221 Oakwood Bloomingdale, IL 60108						
	_		Value \$	190,000.00			4	65,333.00	0.00
Account No. PHH Mortgage Services PO Box 0112 Palatine, IL 60055-0112		J	04/2008 Mortgage Single Family Home 164 Jackson Ln Bloomingdale, IL 60108						
			Value \$	355,000.00	Ļ		\downarrow	375,000.00	20,000.00
Sheet <u>1</u> of <u>2</u> continuation sheets at Schedule of Creditors Holding Secured Clair		d to		S (Total of th		otal oage)	574,745.00	45,921.00

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Page 20 of 52 Document

 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	Robbi C. Olszewski,		Case No.	
	Bridget N. Olszewski			
_		Debtors		

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	J H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDAT	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 512002436XXXX			3/2004	٦т	T E D			
Wachovia Mortgage FS			Mortgage			Н		
Attn: Customer Service			Town House					
PO Box 5300 San Leandro, CA 94577-7021		J	221 Oakwood					
			Bloomingdale, IL 60108 Value \$ 190,000.00	-			424 296 00	0.00
Account No.	╁	╁	Value \$ 190,000.00	+		Н	121,386.00	0.00
Account No.	1							
			Value \$	1				
Account No.	T							
	1							
	┸		Value \$					
Account No.	1							
			Value ¢	4				
Account No.	╁	+	Value \$	+		$\vdash \vdash$		
recount no.	1							
			Value \$	1				
Sheet 2 of 2 continuation sheets attached to Subtotal						.1	121,386.00	0.00
Schedule of Creditors Holding Secured Claims (Total of this page)						ge)	121,300.00	0.00
					ota	- 1	981,497.51	50,695.00
			(Report on Summary of S	chec	lule	s)		

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Document Page 21 of 52

In re	Robbi C. Olszewski Bridget N. Olszewski		Case No.	
		Debtor(s)		

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS Attachment A

Oxford Bank and Trust's debt in the amount of \$196,000 is secured by a second mortgage on the three town houses.

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Page 22 of 52 Document

B6E (Official Form 6E) (12/07)

•		
In re	Robbi C. Olszewski,	Case No.
	Bridget N. Olszewski	
_		Debtors ,

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H." "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the eled

column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Subtotals" on each sheet.
"Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priorit listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. $11 \text{ U.S.C.} \$ 507(a)(3)$.
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. \S 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. \S 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Document Page 23 of 52

B6E (Official Form 6E) (12/07) - Cont.

In re	Robbi C. Olszewski,	Case No
	Bridget N. Olszewski	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

9/18/08 4:33PM

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR NLIQUIDATED SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W INGENT AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) business debt Account No. Illinois Department of Revenue Unknown 101 West Jefferson Street Springfield, IL 62702 хΙн X Unknown 0.00 Account No. 4380127 business debt/unemployment insurance contributions **Illinois Dept Employment Security** Unknown 30 DuPage Court Elgin, IL 60120 ΧН X 7.385.69 Unknown Account No. EIN 65-1211267 business debt/unpaid payroll taxes for December 2006; March, June, September, December 2007; March and **Internal Revenue Service** June 2008 Unknown 860 E. Algonquin Rd Schaumburg, IL 60173 х Χ 70,004.66 Unknown Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 0.00 Schedule of Creditors Holding Unsecured Priority Claims 77,390.35 0.00

(Report on Summary of Schedules)

0.00

77,390.35

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Document Page 24 of 52

B6F (Official Form 6F) (12/07)

In re	Robbi C. Olszewski,		Case No.	
	Bridget N. Olszewski			
-		Debtors		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	Ç	Нι	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H		ONTINGEN	N L I Q U I D	DISPUTED	AMOUNT OF CLAIM
Account No. 603459070058XXXX			10/2005	T	TE		
ABT TV/GEMB PO Box 981439 El Paso, TX 79998-1439		J	credit card purchases/advances		D		15,995.00
Account No. WCV 6019598			business debt		t		,
Accident Fund 232 S. Capitol Ave. PO Box 40790 Lansing, MI 48901-7990	x	Н					
Account No. 6742145			business debt			-	97,409.40
ADT ADT Security Services PO Box 650485 Dallas, TX 75265-0485	x	J	business debt				174.95
Account No. 969222450			business debt		+		
Allied Insurance PO Box 10479 Des Moines, IA 50306-0479	x	Н					
							164.67
8 continuation sheets attached			(Total o	Sub f this			113,744.02

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Page 25 of 52 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Robbi C. Olszewski,	Case No.
	Bridget N. Olszewski	

					_	_	_
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS	C O D E B T O R	Н	DATE OF A DAMAGE DIGUIDATED AND	COZ	JZJ.	s	
INCLUDING ZIP CODE,	l E	w	DATE CLAIM WAS INCURRED AND	T	l Q	U	
AND ACCOUNT NUMBER	T	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	- QD_	Ţ	AMOUNT OF CLAIM
(See instructions above.)	R	С	is sobject to setort, so strile.	N G E N	I D I	Б	
Account No. 3715-476890-63007	┢	H	business debt/credit card purchases/advances	T	A T		
110000001001001000000000000000000000000	1		and parents and an arrange and arrange and arrange and arrange		E D		
American Express					П		1
PO Box 0001	lχ	Н				İ	
	ľ	١				İ	
Los Angeles, CA 90096-0001						İ	
						İ	
							5,279.59
Account No. 15092912			business debt		П		
Ames Taping Tools						İ	
PO Box 100029	X	Н				İ	
Duluth, GA 30096						İ	
						İ	
							11,660.58
	┖				\sqsubseteq	L	11,000.00
Account No. 2602533960002			3/1/2005				
			36 month installment sales contract (\$23.00			İ	
Bally Total Fitness			per month)			İ	
12440 E. Imperial Hwy #30		J				İ	
Norwalk, CA 90650						İ	
,						İ	
							27.00
A N- FEG 40 4 F 0 0 4	-	╁	medical bill	H	\vdash	⊢	
Account No. 5564845001	1		medicai bili				
Control Bulbons Housekel						İ	
Central DuPage Hospital		١.				İ	
Attn. Billing Dept		J				İ	
25 N. Winfield Rd						İ	
Winfield, IL 60190						İ	
							Unknown
Account No. 1062790752XXXX	1	T	10/1/2006	T	Г	Г	
	1		credit card purchases/advances				
Chase		1					
900 Stewart Ave		lw					
Garden City, NY 11530		-					
Carden City, NT 11330	1						
	1						25 202 00
						L	25,393.00
Sheet no. 1 of 8 sheets attached to Schedule of				Subt	ota	1	40.000.47
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his 1	pag	e)	42,360.17

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Document Page 26 of 52

B6F (Official Form 6F) (12/07) - Cont.

In re	Robbi C. Olszewski,	Case No.
	Bridget N. Olszewski	

	С	Н	usband, Wife, Joint, or Community	С	U	Г	σТ	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGEN	DNLLQULDA	ΙP	P J T	AMOUNT OF CLAIM
Account No. 4246-3113-5017-5243			5/2004	Т	T E D		Γ	
Chase Bank USA, NA PO Box 15298 Wilmington, DE 19850-5298	x	Н	business debt/credit card purchases/advances		D			21,894.00
Account No. 4266-8411-0364-9081			7/1/2006			Γ	T	
Chase Visa 800 Brooksedge Blvd Westerville, OH 43081	x	W	business/debt/credit card purchases/advances					23,218.00
Account No. 0025230-0007			12/2007			Ī	T	
Chicago Area Building Specialists 303 W. Irving Park Roselle, IL 60172-1197	x	н	business debt					34,367.00
Account No. 5424-1807-3922-0835	T		3/2008			T	T	
Citibank SD, NA PO Box 6500 C/o Citi Corp Sioux Falls, SD 57117-6500	x	J	business debt/credit card purchases/advances					7,921.00
Account No. 01020008798201770403924			services rendered				T	
Comcast PO Box 3002 Southeastern, PA 19398-3002		Н						31.61
Sheet no. 2 of 8 sheets attached to Schedule of				Subt	ota	ıl	T	87,431.61
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)) [07,431.01

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Document Page 27 of 52

B6F (Official Form 6F) (12/07) - Cont.

In re	Robbi C. Olszewski,	Case No.
	Bridget N. Olszewski	

						_	
CREDITOR'S NAME,	CO	Н	usband, Wife, Joint, or Community	CO	UNL	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	CONSIDERATION FOR CLAIM. IF CLAIM	NT L NG E N	_ Q	P U T E	
Account No. 6011-2987-4808-6281			1/2001	Т	A T E D		
Discover Financial Services 12 Reads Way New Castle, DE 19720-1649	x	Н	business debt/credit card purchases/advances		D		21,017.00
Account No.			12/2007				
District Council No. 30 Health & Welfare, Pension Fund 1905 Sequoia Dr #203 Aurora, IL 60506	x	J	business debt/benefit contributions			x	
							133,830.06
Account No. 4107XXXX FMC-Omaha Service Ctr PO Box 54200 Omaha, NE 68154-8000		н	7/2006 credit card purchases/advances				11,055.00
Account No. 4268XXXX	1	t	7/2007	\perp			
FMC-Omaha Service Ctr PO Box 54200 Omaha, NE 68154-8000		н	credit card purchases/advances				6,486.00
Account No. 602-0071260917-02	T	t	10/2007	\vdash		t	1
Foremost Insurance Group 5600 Beech Tree Lane Caledonia, MI 49316	x	J	business debt/insurance				Unknown
Sheet no. 3 of 8 sheets attached to Schedule of				Subt			172,388.06
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his 1	pag	ge)	172,300.00

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Document Page 28 of 52

B6F (Official Form 6F) (12/07) - Cont.

In re	Robbi C. Olszewski,	Case No
	Bridget N. Olszewski	

	С	Н	usband, Wife, Joint, or Community		С	U	D	I
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H M	DATE OF ANAWAS INCURRED AND	М	CONFINGENT	I	I S P U T E D	AMOUNT OF CLAIM
Account No. 6034590700583815			10/2007		Т	Ā		
GE Money Bank P.O. Box 960061 Orlando, FL 32896-0061	x	Н	business debt			E D		15,995.06
Account No. 5046-6202-1979-0821			10/2007					
GE Money Bank White Hall - GE PO Box 960061 Orlando, FL 32896-0061	x	Н	business debt					2,738.24
Account No. 50466202XXXX			10/1/2004					
GEMB/Whitehall PO Box 981439 El Paso, TX 79998		W	credit card purchases/advances					2,777.00
Account No.	1	T	6/25/2007					
Great Lakes Build / Wells Fargo Attn Brian Sprink 100 East Winsconsin Ave., Ste 400 Milwaukee, WI 53202	x	н	business debt					124,906.01
Account No. 5856370688386748		T	6/2002				Γ	
Harlem Furniture PO Box 182273 Columbus, OH 43218-2273		J	furniture purchase					1,824.49
Sheet no. 4 of 8 sheets attached to Schedule of	,					ota		148,240.80
Creditors Holding Unsecured Nonpriority Claims			(Tot	al of th	is 1	pag	e)	1 .5,2 .5.55

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Page 29 of 52 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Robbi C. Olszewski,	Case No.
	Bridget N. Olszewski	

	_						_	
CREDITOR'S NAME,	CODEBTOR	Ηι	sband, Wife, Joint, or Community	CON	U N L	I C	1	
MAILING ADDRESS	Ď	н	DATE CLADA WAG DICHEDED AND	Ň	ŢË	S	s I	
INCLUDING ZIP CODE,	l E	W	DATE CLAIM WAS INCURRED AND	T	ľο	P	۱,	
AND ACCOUNT NUMBER	T	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	Ü	Į į		AMOUNT OF CLAIM
(See instructions above.)	R	С	is subject to setort, so state.	E	ľb		5	
A N - 4900620274	╁	⊢	10/2007	N G E N T	I A		╁	
Account No. 4800639271	1		1		Ė			
			business debt	\vdash	₽	+	4	
Harris Bank						1		
PO Box 94033	X	Н				1		
Palatine, IL 60094-4033								
,								
						1		522.18
								322.10
Account No. 00270804260			10/2007		Т	Т	T	
	1		business debt					
Hinadala Bank & Truct						1		
Hinsdale Bank & Trust	l۷	Н				1		
25 E. First Street	۱^	ľ				1		
Hinsdale, IL 60521						1		
								7,587.89
	╄	┡		+	╄	╀	4	<u> </u>
Account No. 169600-000121XXXX			9/1997					
	1		credit card purchases/advances					
HSBC/Best Buy						1		
Beneficial National Bank		J				1		
PO Box 15518								
Wilmington, DE 19850-5518								
Willington, DE 13030-3310								0.400.00
								3,492.00
Account No. 110451XXXX		T	4/1992	T	T	T	T	
The country of the total of the	1		credit card purchases/advances					
HCDC/Caraana			orean our a parenasco/aavanees					
HSBC/Carsons		١,,						
PO Box 15521		W				1		
Wilmington, DE 19805								
								172.00
A N - 00400400	╂	\vdash	0/0007	+	+	+	+	
Account No. 06166100	1		8/2007					
	1		business debt					
ICI Paints	1	1			1			
Stores Credit Department	X	Н			1			
15885 W. Sprague Rd	1							
Strongsville, OH 44136	1				1			
]	1							29,358.16
					L		\perp	23,330.10
Sheet no. 5 of 8 sheets attached to Schedule of				Sub	tota	al	Γ	
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	nac	oe)	۱,	41,132.23

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Document Page 30 of 52

B6F (Official Form 6F) (12/07) - Cont.

In re	Robbi C. Olszewski,	Case No.
	Bridget N. Olszewski	

National City Bank PO Box 500 K.41.50.00 National City Bank Po Box 500 K.41.50.00 National City Bank Po Box 500 K.41.50.00 National City Bank Po Box 500 K.41.50.00 National City Bank Po Box 500 K.41.50.00 National City Bank Po Box 500 K.41.50.00 National City Bank Po Box 500 K.41.50.00 National City Bank Po B								
Account No. 4-372410 Liberty Mutual Insurance 75 Remittance Dr., Ste 1837 Chicago, IL 60675 X H Account No. De'Cor Construction Marriott Drywall Materials 939 S. Route 83 Grayslake, IL 60030 X H Account No. 4489-1561-5000-2642 National City Bank PO Box 500 K-X-16-2J Portage, MI 49081 Account No. 588964130323952 Pier One Imports Card Member Services PO Box 15325 Willmington, DE 19886-5325 Account No. 234715623 Sprint Customer Services PO Box 8077 London, KY 40742 Sheet no. 6 of .8 sheets attached to Schedule of Sublocal CONSIDERATION FOR CLAIM. IS CLAIM IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF,	CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community	C	U	P	
Account No. 4-372410 Liberty Mutual Insurance 75 Remittance Dr., Ste 1837 Chicago, IL 60675 X H Account No. De'Cor Construction Marriott Drywall Materials 939 S. Route 83 Grayslake, IL 60030 X H Account No. 4489-1561-5000-2642 National City Bank PO Box 500 K-X-16-2J Portage, MI 49081 Account No. 588964130323952 Pier One Imports Card Member Services PO Box 15325 Willmington, DE 19886-5325 Account No. 234715623 Sprint Customer Services PO Box 8077 London, KY 40742 Sheet no. 6 of .8 sheets attached to Schedule of Sublocal CONSIDERATION FOR CLAIM. IS CLAIM IS SUBJECT TO SETOFF, SO STATE. IS SUBJECT TO SETOFF,	MAILING ADDRESS	Ď			Ň	Ļ	S	
Account No. 4-372410		₽		CONCIDED ATION FOR CLAIM, IF CLAIM	1	Q	Įψ	AMOUNTE OF CLAIM
Account No. 4-372410		o		IG GLID IECT TO GETOEE GO GTATE	Ğ	1	E	AMOUNT OF CLAIM
Solution Solution	· ·	R	Ĺ			D A	D	
Liberty Mutual Insurance 75 Remittance Dr., Ste 1837 Chicago, IL 60675 Account No. De'Cor Construction Marriott Drywall Materials 939 S. Route 83 Grayslake, IL 60030 X H Account No. 4489-1561-5000-2642 National City Bank PO Box 500 K.A16-2J Portage, MI 49081 Account No. 5888964130323952 Pier One Imports Card Member Services PO Box 15325 Willmington, DE 19886-5325 Willmington, DE 19886-5325 Account No. 234715623 Sprint Customer Services PO Box 8077 London, KY 40742 Sheet no. 6 of 8 sheets attached to Schedule of Subtotal	Account No. 4-372410			business debt	T	E		
T5 Remittance Dr., Ste 1837	l.,,				\vdash	屵		-
Chicago, IL 60675		IJ	١.,					
Account No. De'Cor Construction Marriott Drywall Materials 339 S. Route 83 Grayslake, IL 60030 Account No. 4489-1561-5000-2642 Account No. 4489-1561-5000-2642 National City Bank PO Box 500 K-A16-2J Portage, MI 49081 Pier One Imports Card Member Services PO Box 15325 Wilmington, DE 19886-5325 Account No. 234715623 Sprint Customer Services PO Box 8077 London, KY 40742 Sheet no. 6 of 8 sheets attached to Schedule of Subtotal 8/2007 business debt 8/1999 business debt/credit card purchases/advances 19,511.62 4,015.06 4,015.06 Subtotal		^	П					
Account No. De'Cor Construction Marriott Drywall Materials 939 S. Route 83 Grayslake, IL 60030 Account No. 4489-1561-5000-2642 National City Bank PO Box 500 K-A16-2J Portage, MI 49081 Pier One Imports Card Member Services PO Box 15325 Wilmington, DE 19886-5325 Account No. 234715623 Sprint Customer Services PO Box 8077 London, KY 40742 Sheet no. 6 of 8 sheets attached to Schedule of Subtotal 8/2007 business debt 6/1999 business debt/credit card purchases/advances 19,511.62 credit card purchases/advances 4,015.06 3,110.62	Chicago, IL 60675							
Marriott Drywall Materials 939 S. Route 83 Grayslake, IL 60030 X H State Bank PO Box 500 K-A-16-2J Portage, MI 49081 Pier One Imports Card Member Services PO Box 15325 Wilmington, DE 19886-5325 Wilmington, DE 19886-5325 Sprint Customer Services PO Box 8077 London, KY 40742 Sheet no. 6 of 8 sheets attached to Schedule of Subtotal 8,504.24 19,511.62 19,511.62 19,511.62 19,511.62 19,511.62 19,511.62 19,511.62 19,511.62 19,511.62								64,156.08
Marriott Drywall Materials 939 S. Route 83 Grayslake, IL 60030 X H State Bank PO Box 500 K-A-16-2J Portage, MI 49081 Pier One Imports Card Member Services PO Box 15325 Wilmington, DE 19886-5325 Wilmington, DE 19886-5325 Sprint Customer Services PO Box 8077 London, KY 40742 Sheet no. 6 of 8 sheets attached to Schedule of Subtotal 8,504.24 19,511.62 19,511.62 19,511.62 19,511.62 19,511.62 19,511.62 19,511.62 19,511.62 19,511.62	Account No. De'Cor Construction	┢	H	8/2007	十	H		
939 S. Route 83 Grayslake, IL 60030 Account No. 4489-1561-5000-2642 National City Bank PO Box 500 K-A16-2J Portage, MI 49081 Pier One Imports Card Member Services PO Box 15325 Wilmington, DE 19886-5325 Wilmington, DE 19886-5325 Sprint Customer Services PO Box 8077 London, KY 40742 Sheet no. 6 of 8 sheets attached to Schedule of X H 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 19,511.62 Sredit card purchases/advances 4,015.06 4,015.06 3,110.62		ł						
939 S. Route 83 Grayslake, IL 60030 Account No. 4489-1561-5000-2642 National City Bank PO Box 500 K-A16-2J Portage, MI 49081 Pier One Imports Card Member Services PO Box 15325 Wilmington, DE 19886-5325 Wilmington, DE 19886-5325 Sprint Customer Services PO Box 8077 London, KY 40742 Sheet no. 6 of 8 sheets attached to Schedule of X H 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 8,504.24 19,511.62 Sredit card purchases/advances 4,015.06 4,015.06 3,110.62	Marriott Drywall Materials							
Account No. 4489-1561-5000-2642		Х	Н					
Account No. 4489-1561-5000-2642 National City Bank PO Box 500 K-A16-2J Portage, MI 49081 Account No. 5888964130323952 Pier One Imports Card Member Services PO Box 15325 Wilmington, DE 19886-5325 Account No. 234715623 Sprint Customer Services PO Box 8077 London, KY 40742 Sheet no. 6 of 8 sheets attached to Schedule of 8,504.24 8,504.24 8,504.24 4,0199 business debt/credit card purchases/advances 19,511.62 4,015.06 8,504.24 8,504.24 8,504.24 19,511.62 19,511.62 19,511.62 19,511.62 19,511.62 19,511.62								
Account No. 4489-1561-5000-2642 National City Bank PO Box 500 K-A16-2J Portage, MI 49081 Account No. 5888964130323952 Pier One Imports Card Member Services PO Box 15325 Wilmington, DE 19886-5325 Account No. 234715623 Sprint Customer Services PO Box 8077 London, KY 40742 Sheet no. 6 of 8 sheets attached to Schedule of 6/1999 business debt/credit card purchases/advances 19,511.62 4,015.06 Account No. 234715623 Account No. 234715623 Sprint Customer Services PO Box 8077 London, KY 40742 Sheet no. 6 of 8 sheets attached to Schedule of Subtotal								
National City Bank PO Box 500 K-A16-2J Portage, MI 49081 Account No. 5888964130323952 Pier One Imports Card Member Services PO Box 15325 Wilmington, DE 19886-5325 Account No. 234715623 Sprint Customer Services PO Box 8077 London, KY 40742 Sheet no. 6 of 8 sheets attached to Schedule of Subtotal								8,504.24
National City Bank PO Box 500 K-A16-2J Portage, MI 49081 Account No. 5888964130323952 Pier One Imports Card Member Services PO Box 15325 Wilmington, DE 19886-5325 Account No. 234715623 Sprint Customer Services PO Box 8077 London, KY 40742 Sheet no. 6 of 8 sheets attached to Schedule of Subtotal	Account No. 4489-1561-5000-2642	T	H	6/1999	十	T		
PO Box 500 K-A16-2J Portage, MI 49081 Account No. 5888964130323952 Pier One Imports Card Member Services PO Box 15325 Wilmington, DE 19886-5325 Account No. 234715623 Sprint Customer Services PO Box 8077 London, KY 40742 Sheet no. 6 of 8 sheets attached to Schedule of Subtotal		ł						
PO Box 500 K-A16-2J Portage, MI 49081 Account No. 5888964130323952 Pier One Imports Card Member Services PO Box 15325 Wilmington, DE 19886-5325 Account No. 234715623 Sprint Customer Services PO Box 8077 London, KY 40742 Sheet no. 6 of 8 sheets attached to Schedule of Subtotal	National City Bank			_				
K-A16-2J		Х	J					
Portage, MI 49081 Account No. 5888964130323952 Pier One Imports Card Member Services PO Box 15325 Wilmington, DE 19886-5325 Account No. 234715623 Sprint Customer Services PO Box 8077 London, KY 40742 Sheet no. 6 of 8 sheets attached to Schedule of Subtotal								
19,511.62 Account No. 5888964130323952	Portage, MI 49081							
H H H H H H H H H H								19,511.62
H H H H H H H H H H	Account No. 5888964130323952	┢	H	credit card purchases/advances	\vdash	┢		
H				_				
PO Box 15325 Wilmington, DE 19886-5325 Account No. 234715623 Sprint Customer Services PO Box 8077 London, KY 40742 Sheet no. 6 of 8 sheets attached to Schedule of Subtotal	Pier One Imports							
Wilmington, DE 19886-5325 4,015.06 Account No. 234715623 business debt Sprint Customer Services X H PO Box 8077 X H London, KY 40742 3,110.62 Sheet no. 6 of 8 sheets attached to Schedule of Subtotal	Card Member Services		Н					
Account No. 234715623 Sprint Customer Services PO Box 8077 London, KY 40742 Sheet no. 6 of 8 sheets attached to Schedule of 4,015.06 X H 3,110.62								
Account No. 234715623 Sprint Customer Services PO Box 8077 London, KY 40742 Sheet no. 6 of 8 sheets attached to Schedule of Subtotal	Wilmington, DE 19886-5325							
Sprint Customer Services PO Box 8077 London, KY 40742 Sheet no. 6 of 8 sheets attached to Schedule of Subtotal								4,015.06
Sprint Customer Services PO Box 8077 London, KY 40742 Sheet no. 6 of 8 sheets attached to Schedule of Subtotal	Account No. 234715623	T	t	business debt	T	T	Т	
PO Box 8077 London, KY 40742 Sheet no. 6 of 8 sheets attached to Schedule of Subtotal		1						
PO Box 8077 London, KY 40742 Sheet no. 6 of 8 sheets attached to Schedule of Subtotal	Sprint Customer Services		1					
London, KY 40742 3,110.62 Sheet no. 6 of 8 sheets attached to Schedule of Subtotal 99.207.62	<u> </u>	Х	Н					
Sheet no. <u>6</u> of <u>8</u> sheets attached to Schedule of Subtotal			1					
Sheet no. 6 of 8 sheets attached to Schedule of Subtotal			1					
00 207 62								3,110.62
00 207 62	Sheet no. 6 of 8 sheets attached to Schedule of		1	S	Subt	tota	<u>. </u>	
								99,297.62

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Page 31 of 52 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Robbi C. Olszewski,	Case No.
	Bridget N. Olszewski	

CREDITOR'S NAME,	000	1	г	pand, Wife, Joint, or Community		HXOO	U N	DIO	Ţ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	OD E B T O R	J C	N J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		(-)		DISPUTED	- 1	AMOUNT OF CLAIM
Account No. Claim no. 13-K238-665				3/2008		Т	T E D			
State Farm Insurance One State Farm Plaza Bloomington, IL 61710	х	Н		business debt/wage & fringe benefits/insurance bond claim			D			87,386.67
Account No. Claim No. 13-K238-672		T		7/30/2008		\neg		T	Ť	
State Farm Insurance One State Farm Plaza Bloomington, IL 61710	х	Н		business debt/wage & fringe benefits/insurance bond claim						
							L	L	┵	32,364.84
Account No. 603532007531XXXX THD/CBSD PO Box 6497 Sioux Falls, SD 57117		v	- 1	9/1/1999 credit card purchases/advances						13,963.00
Account No. De'Cor Construction			- 1	7/2007		٦		T	Ť	
The Equipment Doctor A Division of Bittner Spray Equip. 1301 Brummel Ave. Elk Grove Village, IL 60007	x	Н		business debt						968.18
Account No.	l	T		10/2007		\dashv	T	t	+	
Trustees Chgo Regional Cncl Crpntrs c/o David Lichtman,Whitfield McGann 111 E. Wacker Dr, Ste 2600 Chicago, IL 60601	x	Н		business debt/benefit contributions				x	•	32,364.84
Sheet no7 of _8 sheets attached to Schedule of	•	_			Sı	ıbt	tota	ıl	\dagger	167.047.52
Creditors Holding Unsecured Nonpriority Claims				(Total	of th	is 1	pas	ze)	۱ ر	167,047.53

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Page 32 of 52 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Robbi C. Olszewski,	Case No.
	Bridget N. Olszewski	

	1.	1		1		_	1
CREDITOR'S NAME,	0	Hu	sband, Wife, Joint, or Community	0	N	۱	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No.	1		10/2007 business debt/benefit contributions	Ι΄	Ę		
Trustees of Chgo Paintrs & Decrtrs c/o James Anderson, Arnold & Kadjan 19 W. Jackson Blvd Chicago, IL 60604		Н	business debybenefit contributions			х	
							7,338.11
Account No.							
Account No.	t			H			
Account No.							
Account No.							
Sheet no. 8 of 8 sheets attached to Schedule of				Sub	tota	ıl	7,000,44
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	7,338.11
			(Report on Summary of So		ota lule		878,980.15

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Document Page 33 of 52

B6G (Official Form 6G) (12/07)

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

B6H (Official Form 6H) (12/07)

In re	Robbi C. Olszewski,	Case No.
	Bridget N. Olszewski	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
De'Cor Construction Inc.	Illinois Dept Employment Security 30 DuPage Court Elgin, IL 60120
De'Cor Construction Inc.	National City Bank PO Box 500 K-A16-2J Portage, MI 49081
De'Cor Construction Inc.	American Express PO Box 0001 Los Angeles, CA 90096-0001
De'Cor Construction Inc.	Discover Financial Services 12 Reads Way New Castle, DE 19720-1649
De'Cor Construction Inc.	Hinsdale Bank & Trust 25 E. First Street Hinsdale, IL 60521
De'Cor Construction Inc.	Harris Bank PO Box 94033 Palatine, IL 60094-4033
De'Cor Construction Inc.	Ford Motor Credit Company PO Box 6508 Mesa, AZ 85216-6508
De'Cor Construction Inc.	GE Money Bank P.O. Box 960061 Orlando, FL 32896-0061
De'Cor Construction Inc.	Ames Taping Tools PO Box 100029 Duluth, GA 30096
De'Cor Construction Inc.	Chase Visa 800 Brooksedge Blvd Westerville, OH 43081
De'Cor Construction Inc.	ICI Paints Stores Credit Department 15885 W. Sprague Rd Strongsville, OH 44136

Document Page 35 of 52

In re Robbi C. Olszewski, Bridget N. Olszewski

Debtors

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
De'Cor Construction Inc.	Chicago Area Building Specialists 303 W. Irving Park Roselle, IL 60172-1197
De'Cor Construction Inc.	Allied Insurance PO Box 10479 Des Moines, IA 50306-0479
De'Cor Construction Inc.	ADT ADT Security Services PO Box 650485 Dallas, TX 75265-0485
De'Cor Construction Inc.	Citibank SD, NA PO Box 6500 C/o Citi Corp Sioux Falls, SD 57117-6500
De'Cor Construction Inc.	Chase Bank USA, NA PO Box 15298 Wilmington, DE 19850-5298
De'Cor Construction Inc.	GE Money Bank White Hall - GE PO Box 960061 Orlando, FL 32896-0061
De'Cor Construction Inc.	Accident Fund 232 S. Capitol Ave. PO Box 40790 Lansing, MI 48901-7990
De'Cor Construction Inc.	Great Lakes Build / Wells Fargo Attn Brian Sprink 100 East Winsconsin Ave., Ste 400 Milwaukee, WI 53202
De'Cor Construction Inc.	Sprint Customer Services PO Box 8077 London, KY 40742
De'Cor Construction Inc.	Liberty Mutual Insurance 75 Remittance Dr., Ste 1837 Chicago, IL 60675
De'Cor Construction Inc.	Marriott Drywall Materials 939 S. Route 83 Grayslake, IL 60030
De'Cor Construction Inc.	The Equipment Doctor A Division of Bittner Spray Equip. 1301 Brummel Ave. Elk Grove Village, IL 60007

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main

Page 36 of 52 Document

In re	Robbi C. Olszewski,	Case No.
	Bridget N. Olszewski	

Debtors

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
De'Cor Construction Inc.	Internal Revenue Service 860 E. Algonquin Rd Schaumburg, IL 60173
De'Cor Construction Inc.	State Farm Insurance One State Farm Plaza Bloomington, IL 61710
De'Cor Construction Inc.	District Council No. 30 Health & Welfare, Pension Fund 1905 Sequoia Dr #203 Aurora, IL 60506
De'Cor Construction Inc.	Trustees Chgo Regional Cncl Crpntrs c/o David Lichtman,Whitfield McGann 111 E. Wacker Dr, Ste 2600 Chicago, IL 60601
De'Cor Construction Inc.	Foremost Insurance Group 5600 Beech Tree Lane Caledonia, MI 49316
De'Cor Construction Inc.	State Farm Insurance One State Farm Plaza Bloomington, IL 61710
De'Cor Construction Inc.	Illinois Department of Revenue 101 West Jefferson Street Springfield, IL 62702

B6I (Official Form 6I) (12/07)

In re

Robbi C. Olszewski			
Bridget N. Olszewski		Case No.	
	Debtor(s)	-	

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SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Sta	itus:	DEPENDENTS	OF DEBTOR A	ND SPO	USE		
Married		RELATIONSHIP(S): Daughter Son Daughter	AC	GE(S): 11 8 8			
Employment:		DEBTOR			SPOUSE		
Occupation		wner / Manager					
Name of Employer		BB Painting and Decorating, LLC	Unemplo	yment			
How long employed		months					
Address of Employe		4 Jackson Lane oomingdale, IL 60108					
		jected monthly income at time case filed)			DEBTOR		SPOUSE
		mmissions (Prorate if not paid monthly)		\$	7,200.00	\$	792.20
2. Estimate monthly	overtime			\$	0.00	\$	0.00
3. SUBTOTAL				\$	7,200.00	\$	792.20
4. LESS PAYROLL							
	s and social securit	у		\$	1,300.00	\$	236.00
b. Insurance				\$	445.00	\$	0.00
c. Union dues				\$	0.00	\$	0.00
d. Other (Spec	ify):			\$	0.00	\$	0.00
				\$	0.00	\$	0.00
5. SUBTOTAL OF	PAYROLL DEDU	CTIONS		\$	1,745.00	\$_	236.00
6. TOTAL NET MC	ONTHLY TAKE H	OME PAY		\$	5,455.00	\$	556.20
7. Regular income fi	rom operation of b	usiness or profession or farm (Attach detailed stat	ement)	\$	0.00	\$	0.00
8. Income from real		•	,	\$	3,950.00	\$	0.00
9. Interest and divid				\$	0.00	\$	0.00
10. Alimony, mainte dependents list		payments payable to the debtor for the debtor's use	e or that of	<u> </u>	0.00	\$	0.00
11. Social security of		stance		·		<u> </u>	
(Specify):				\$	0.00	\$	0.00
_				\$	0.00	\$	0.00
12. Pension or retire				\$	0.00	\$	0.00
13. Other monthly in	ncome			¢.	0.00	ď	0.00
(Specify):				\$	0.00	\$_	0.00
-				»	0.00	\$	0.00
14. SUBTOTAL OF	FLINES 7 THROU	JGH 13		\$	3,950.00	\$	0.00
15. AVERAGE MO	NTHLY INCOME	(Add amounts shown on lines 6 and 14)		\$	9,405.00	\$_	556.20
16. COMBINED A	VERAGE MONTH	ILY INCOME: (Combine column totals from line	: 15)		\$	9,961	.20

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **Spouse's unemployment income to cease on 10/1/08**

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Document Page 38 of 52

B6J (Official Form 6J) (12/07)

In re

Robbi C. Olszewski Bridget N. Olszewski		Case No.	
	Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.		
expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		,
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complex expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	3,109.00
a. Are real estate taxes included? Yes X No	<u></u>	
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	275.00
b. Water and sewer	\$	100.00
c. Telephone	\$	115.00
d. Other 3. Home maintenance (repairs and upkeep)	\$	0.00
	\$	300.00
4. Food	\$	700.00
5. Clothing	\$	300.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	150.00
8. Transportation (not including car payments)	\$	350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	175.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	62.50
b. Life	\$	0.00
c. Health	\$	455.00
d. Auto	\$	63.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	505.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	4,152.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	10,811.50
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
	_	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	9,961.20
b. Average monthly expenses from Line 18 above	\$	10,811.50
c. Monthly net income (a. minus b.)	\$	-850.30

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Document Page 39 of 52

B6J (Official Form 6J) (12/07)

Robbi C. Olszewski
In re Bridget N. Olszewsk

NODDI C. OISZEWSKI		
Bridget N. Olszewski	Case No.	

9/18/08 4:34PM

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

Other Expenditures:

Mortgage pmt to Countrywide on 319 colony	\$ 1,221.00
Mortgage pmt to Wachovia on 221 Oakwood	\$ 1,161.00
Mortgage pmt to Indymac on 346 Elmwood	\$ 1,359.00
townhouse assessments	\$ 411.00
Total Other Expenditures	\$ 4,152.00

Case 08-24786

Doc 1

Filed 09/18/08 Document

Entered 09/18/08 16:38:00 Desc Main

B6 Declaration (Official Form 6 - Declaration). (12/07)

Date

Page 40 of 52

United States Bankruptcy Court Northern District of Illinois

In re	Robbi C. Olszewski Bridget N. Olszewski		Case No.	
	-	Debtor(s)	Chapter	7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting ofsheets, and that they are true and correct to the best of my knowledge, information, and belief.					
September 18, 2008 Signature /s/ Robbi C. Olszewski					
		Robbi C. Olszewski			
		Debtor			

Date September 18, 2008 Signature /s/ Bridget N. Olszewski Bridget N. Olszewski

Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Document

Page 41 of 52

Form 8 (10/05)

United States Bankruptcy Court Northern District of Illinois

In re	Robbi C. Olszewski Bridget N. Olszewski			Case No		
		Debto	or(s)	Chapter	7	
	CHAPTER 7 IN	DIVIDUAL DEBTOR'S	S STATEME	NT OF IN	TENTION	
■ I	have filed a schedule of assets and li	abilities which includes debts secu	ared by property o	of the estate.		
] I	have filed a schedule of executory co	ontracts and unexpired leases which	ch includes person	al property sub	ject to an unexpir	ed lease.
■ I	intend to do the following with respe	ect to property of the estate which	secures those deb	ts or is subject t	to a lease:	
Descript	tion of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2006 F	Ford Expedition	Ford Motor Credit Company	Х			
319 C	House olony Green ningdale, IL 60108	Countrywide Home Loans				Х
	Chevrolet Corvette Coupe 2D, O miles	Ford Motor Credit Company				Х
346 EI	House mwood ningdale, IL 60108	Indymac Bank				Х
164 Ja	e Family Home ackson Ln ningdale, IL 60108	PHH Mortgage Services				Х
221 Oa	House akwood ningdale, IL 60108	Wachovia Mortgage FS				Х
1993 F Series	Ranger Boat/Wood Mfg Apache 3 354V	McHenry Savings Bank			х	
		•	•		•	•
Descript Property	tion of Leased	Lessor's Name	Lease will be assumed pursuar to 11 U.S.C. § 362(h)(1)(A)	it		
-NONE		Lessor's Ivame	302(II)(1)(A)			
Date _	September 18, 2008	Signature /s/ R	Cobbi C. Olszev	l /ski		
-			bi C. Olszewsk			
Date _	September 18, 2008		Bridget N. Olsze			
			l <mark>get N. Olszews</mark> t Debtor	·KI		

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main

Document Page 42 of 52

United States Bankruptcy Court Northern District of Illinois

	Robbi C. Olszewski			
n re	Bridget N. Olszewski		Case No.	
		Debtor(s)	Chapter	7

I DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S) Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept..... Prior to the filing of this statement I have received..... 5,000.00 Balance Due 0.00 The source of the compensation paid to me was: 2. ☐ Debtor Other (specify): Arlene Olszewski 3. The source of compensation to be paid to me is: Debtor ☐ Other (specify): 4. ■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: 5. a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. [Other provisions as needed] 6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

	CERTIFICATION				
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.				
Dated:	September 18, 2008	/s/ Abraham Brustein			
	_	Abraham Brustein 0327662			
		DiMonte and Lizak, LLC			
	216 Higgins Road				
	Park Ridge, IL 60068				
		(847) 698-9600 Fax: (847) 698-9623			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Document Page 44 of 52

B 201 (04/09/06)

9/18/08 4:34PM

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Abraham Brustein 0327662	X /s/ Abraham Brustein	September 18, 2008
Printed Name of Attorney	Signature of Attorney	Date
Address:	,	
216 Higgins Road Park Ridge, IL 60068 (847) 698-9600		
Cer I (We), the debtor(s), affirm that I (we) have received	rtificate of Debtor eved and read this notice.	
Robbi C. Olszewski Bridget N. Olszewski	${ m X}$ /s/ Robbi C. Olszewski	September 18, 2008
Printed Name of Debtor	Signature of Debtor	Date
Case No. (if known)	X /s/ Bridget N. Olszewski	September 18, 2008
	Signature of Joint Debtor (if any)	Date

Case 08-24786 Doc 1 Filed 09/18/08 Entered 09/18/08 16:38:00 Desc Main Page 45 of 52

Document

United States Bankruptcy Court Northern District of Illinois

In re	Robbi C. Olszewski Bridget N. Olszewski		Case No.	
11110		Debtor(s)	Chapter	7
	VERIFICATION OF CREDITOR MATRIX Number of Creditors: 63			
	Number of Creditors: 63			
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.			
Date:	September 18, 2008	/s/ Robbi C. Olszewski		
		Robbi C. Olszewski		
		Signature of Debtor		
Date:	September 18, 2008	/s/ Bridget N. Olszewski		
		Bridget N. Olszewski		
		Signature of Debtor		

ABT TV/GEMB PO Box 981439 El Paso, TX 79998-1439

Accident Fund 232 S. Capitol Ave. PO Box 40790 Lansing, MI 48901-7990

ADT
ADT Security Services
PO Box 650485
Dallas, TX 75265-0485

Allied Insurance PO Box 10479 Des Moines, IA 50306-0479

American Express PO Box 0001 Los Angeles, CA 90096-0001

Ames Taping Tools PO Box 100029 Duluth, GA 30096

Bally Total Fitness 12440 E. Imperial Hwy #30 Norwalk, CA 90650

Bally Total Fitness PO Box 1070 Norwalk, CA 90651-1070

Best Buy Retail Services PO Box 17298 Baltimore, MD 21297-1298

Bowman, Heintz, Boscia & Vician 8605 Broadway (File No. 2070274) Merrillville, IN 46410-7033 Central DuPage Hospital Attn. Billing Dept 25 N. Winfield Rd Winfield, IL 60190

Central DuPage Hospital Dept 4698 Carol Stream, IL 60122

Chase 900 Stewart Ave Garden City, NY 11530

Chase Bank USA, NA PO Box 15298 Wilmington, DE 19850-5298

Chase Bank USA, NA Cardmember Services PO Box 15153 Wilmington, DE 19886-5153

Chase Visa 800 Brooksedge Blvd Westerville, OH 43081

Chase Visa Card Member Services PO Box 15153 Wilmington, DE 19886-5153

Chgo Regional Cncl of Carpenters c/o Robert Lid, Mngr Cntrcts & Bond 12 East Erie St Chicago, IL 60611

Chicago Area Building Specialists 303 W. Irving Park Roselle, IL 60172-1197

Citi PO Box 6241 Sioux Falls, SD 57117 Citibank SD, NA PO Box 6500 C/o Citi Corp Sioux Falls, SD 57117-6500

Comcast PO Box 3002 Southeastern, PA 19398-3002

Countrywide Home Loans 400 Countrywide Way Simi Valley, CA 93065

De'Cor Construction Inc.

Discover Card P.O. Box 30395 Salt Lake City, UT 84130-0395

Discover Financial Services 12 Reads Way New Castle, DE 19720-1649

District Council No. 30 Health & Welfare, Pension Fund 1905 Sequoia Dr #203 Aurora, IL 60506

FMC-Omaha Service Ctr PO Box 54200 Omaha, NE 68154-8000

Ford Motor Credit Company PO Box 5420000 Omaha, NE 68154

Ford Motor Credit Company PO Box 6508 Mesa, AZ 85216-6508

Foremost Insurance Group 5600 Beech Tree Lane Caledonia, MI 49316

GC Services LP PO Box 79 Elgin, IL 60121

GE Money Bank
White Hall - GE
PO Box 960061
Orlando, FL 32896-0061

GEMB/Whitehall PO Box 981439 El Paso, TX 79998

Great Lakes Build / Wells Fargo Attn Brian Sprink 100 East Winsconsin Ave., Ste 400 Milwaukee, WI 53202

Harlem Furniture PO Box 182273 Columbus, OH 43218-2273

Harlem Furniture PO Box 659704 San Antonio, TX 78265-9704

Harris Bank PO Box 94033 Palatine, IL 60094-4033

Hinsdale Bank & Trust
25 E. First Street
Hinsdale, IL 60521

HSBC/Best Buy Beneficial National Bank PO Box 15518 Wilmington, DE 19850-5518

HSBC/Carsons PO Box 15521 Wilmington, DE 19805 ICI Paints Stores Credit Department 15885 W. Sprague Rd Strongsville, OH 44136

Illinois Department of Revenue 101 West Jefferson Street Springfield, IL 62702

Illinois Dept Employment Security 30 DuPage Court Elgin, IL 60120

Indymac Bank
6900 Beatrice Dr
Kalamazoo, MI 49009-9559

Internal Revenue Service 860 E. Algonquin Rd Schaumburg, IL 60173

Liberty Mutual Insurance 75 Remittance Dr., Ste 1837 Chicago, IL 60675

Mark Garrett Hohimer Jacobs Burns Orlove Stanton 122 S. Michigan Ave. #1720 Chicago, IL 60603

Marriott Drywall Materials 939 S. Route 83 Grayslake, IL 60030

McHenry Savings Bank 353 Bank Dr Mchenry, IL 60050

National City Bank PO Box 500 K-A16-2J Portage, MI 49081 National City Card Services 1 National City Pkwy Kalamazoo, MI 49009

Oxford Bank and Trust 1111 W. 22nd St, Ste 800 Oak Brook, IL 60523

PHH Mortgage Services PO Box 0112 Palatine, IL 60055-0112

Pier One Imports Card Member Services PO Box 15325 Wilmington, DE 19886-5325

Sprint Customer Services PO Box 8077 London, KY 40742

State Farm Insurance One State Farm Plaza Bloomington, IL 61710

Stuart Allan & Associates, Inc. 5447 E. 5th Street, Ste 110 (Acct. 01911929)
Tucson, AZ 85711

THD/CBSD PO Box 6497 Sioux Falls, SD 57117

The Equipment Doctor A Division of Bittner Spray Equip. 1301 Brummel Ave. Elk Grove Village, IL 60007

Trustees Chgo Regional Cncl Crpntrs c/o David Lichtman, Whitfield McGann 111 E. Wacker Dr, Ste 2600 Chicago, IL 60601

Trustees of Chgo Paintrs & Decrtrs c/o James Anderson, Arnold & Kadjan 19 W. Jackson Blvd Chicago, IL 60604

Wachovia Mortgage FS Attn: Customer Service PO Box 5300 San Leandro, CA 94577-7021